# OFFICIAL FILE ILLINOIS COMMERCE COMMISSION

# ORIGINAL

STATE OF ILLINOIS

ILLINOIS COMMERCE COMMISSION

ILLINOIS COMMERCE COMMISSION

May 23 10 59 AM "00

APPLICATION OF NORSTAR COMMUNICATIONS, INC. d/b/a BUSINESS SAVINGS PLAN	`	)	CHIEF CLERK'S OFFICE
INTEREXCHANGE SERVICE AUTHORITY TO PROVIDE COMPETITIVE TELECOMMUNICATIONS SERVICES WITHIN THE STATE OF ILLINOIS		)	00-0373

#### APPLICATION

NOW COMES NORSTAR COMMUNICATIONS, INC. d/b/a BUSINESS SAVINGS PLAN (hereinafter referred to as "Applicant"), by and through its attorneys, Early, Lennon, Peters & Crocker, P.L.C. and pursuant to Article XIII of the Illinois Public Utilities Act, makes this Application to the Illinois Commerce Commission (hereinafter referred to as "Commission") for a Certificate of Interexchange Service Authority to provide competitive interexchange telecommunications service within the State of Illinois. In support of its Application, Applicant provides the following information:

1. Applicant's legal name, address of its principle place of business, and phone number at its principle place of business is:

NORSTAR COMMUNICATIONS, INC. d/b/a BUSINESS SAVINGS PLAN 5862 Bolsa Ave., Suite 103 Huntington Beach, CA 92649 (714) 379-0868

2. Any questions relative this application should be directed to:

Patrick D. Crocker Early, Lennon, Peters & Crocker, P.L.C. 900 Comerica Building Kalamazoo, Michigan 49007-4752 (616) 381-8844

- 3. Applicant is organized under the laws of California, currently engaged in the business of reselling interexchange telecommunications services. A copy of Applicant's Articles of Incorporation is attached hereto as **Exhibit A**. Applicant has the authority to transact business within the State of Illinois as a foreign corporation. A copy of the qualifying document is attached hereto as **Exhibit B**.
  - 4. Applicant's current corporate officers are as follows:

Mark Ellis President/ Secretary/ Treasurer Director

- 5. Applicant also requests that the Commission exempt Applicant from the provisions of Article I-XII of the Illinois Public Utilities Act, and to treat Applicant as a competitive long distance carrier.
- 6. Applicant has sufficient technical, financial, and managerial resources and ability to provide interexchange telecommunications services as required pursuant to Article XIII, Sec. 13-403 of the Illinois Public Utilities Act.
- 7. In support of Applicant's technical, financial, and managerial resources and ability, Applicant submits a description of the background and experience of Applicant's management personnel as **Exhibit C**. A copy of Applicant's most recent financial statements are attached as **Exhibit D**.
- 8. Applicant seeks to provide 24 hours per day telecommunications services from certain points of origin in Illinois to destination points in Illinois, and interstate services between origin points within the state of Illinois to all points in the contiguous United States, Alaska, Hawaii and the U.S. Virgin Islands.
  - 9. Applicant intends to provide this service as a non-facilities based carrier.

- 10. Applicant submits the following reasons in support of its belief that the public interest will be served by the approval of this application:
  - (a) Applicant's proposed service will use existing telecommunications facilities more efficiently;
  - (b) The principle of competition within the Illinois telecommunications market will bring long term benefits to the Illinois end users, including, but not limited to, the following:
    - (i) Expanded market coverage enriched by existing carrier sales forces;
    - (ii) High quality alternative telecommunications services;
    - (iii) Increased consumer choices in billing options;
    - (iv) Efficient use of existing telecommunications resources as well as increased diversification and increased reliability of the supply of the telecommunications services;
    - (v) An expanded telecommunications industry in Illinois with attendant employment opportunities for Illinois residents; and,
    - (vi) An additional tax revenue source for the State of Illinois.
- 11. Applicant is prepared to give a copy of this Application to any potential competitor, governmental entity, or interested party requesting a copy, and to any persons that the Commission directs by order or by its rules.

\*\*\*\*\*\*

WHEREFORE, NORSTAR COMMUNICATIONS, INC. d/b/a BUSINESS SAVINGS PLAN respectfully requests that the Illinois Commerce Commission:

(a) Grant Applicant a Certificate of Interexchange Service Authority to provide competitive telecommunications service within the State of Illinois;

(b) Grant Applicant any additional relief which is appropriate under the circumstances.

Respectfully submitted this day of May

\_, 2000 at Kalamazoo, Michigan.

NORSTAN COMMUNICATIONS, INC. d/b/a BUSINESS SAVINGS PLAN

By:

Patrick D) Crocker 900 Comerica Building Kalamazoo, MI 49007

Its: Attorney

### **VERIFICATION**

I, Mark Ellis, President for NORSTAR COMMUNICATIONS, INC. d/b/a BUSINESS SAVINGS PLAN first being duly sworn on oath, deposes and says that he has read the foregoing Application and verifies that the statements made therein are true and correct to the best of his knowledge, information, and belief.

By

Mark Ellis

The foregoing instrument was acknowledged before me this \( \frac{15}{2} \) day of \( \frac{1}{2000} \) by Mark Ellis.

BRENDAN BAER
COMM...1195362
NOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
My Term Exp. Sept. 3, 2002

Notary Public:

For the County of Orange

My Commission Expires: Sept. 3,2002

Seal

# EXHIBIT A



## SECRETARY OF STATE

I, *BILL JONES*, Secretary of State of the State of California, hereby certify:

That the attached transcript of \_\_\_\_\_\_ page(s) has been compared with the record on file in this office, of which it purports to be a copy, and that it is full, true and correct.



*IN WITNESS WHEREOF*, I execute this certificate and affix the Great Seal of the State of California this day of

DEC 1 5 1999

Secretary of State

Sec/State Form CE-107 (rev. 9/98)

ARTICLES OF INCORPORATION OF

NORSTAR COMMUNICATIONS INC.

ENDORSED - FILED in the office of the Secretary of State of the State of California

DEC 1 3 1999

**BILL JONES, Secretary of State** 

Т

The name of the corporation is NORSTAR COMMUNICATIONS INC.

#### ΙI

The purpose of this corporation is to engage in any lawful act or activity for which a corporation may be organized under the General Corporation Law of California other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the California Corporations Code.

#### III

The name and address in the State of California of this corporation's initial agent for service of process is: John Ryan, 6765 Westminster Avenue, Suite 222, Westminster, CA 92683.

#### IV

This corporation is authorized to issue only one class of shares of stock; and the total number of shares which this corporation is authorized to issue is One Thousand (1,000) shares without par value.

V

The liability of the directors of the corporation for monetary damages shall be eliminated to the fullest extent permissable under California law.

Dated: December 10, 1999.

(Signature of Incorporator)

JAMES A. CURRAN

#### MAIL FILED DOCUMENTS TO:

REGISTRAR-RECORDER/COUNTY CLERK'S FILING STAMP

James A. Curran Corp Guarantee & Trust Co. NAME ADDRESS 117 S. 17th St., Ste. 701

Phila., PA 19103-5090

DAYTIME PHONE ( 800 ) 563-6131

1	XD First Filing	B PUBLISH IN NEWSPAPER: Orange County Reporter
	FICTITIOUS BUSINESS	NAME STATEMENT
	THE FOLLOWING PERSON(S) IS	S (ARE) DOING BUSINESS AS:
2	Fictitious Business Name(s)  1. BUSINESS SAVINGS PLAN	3. ////////////////////////////////////
	2.	Articles of Incorporation or Organization Number (if applicable)  #2204756
. 3	Street Address, City & State of Principal Place of Business in Cali	fornia Zip Code
3	5862 Bolsa Avenue, Ste. 103, Huntington	
4	Full name of Registrant	(if corporation or limited liability company - show state of incorporation or organization)
'	NORSTAR COMMUNICATIONS INC. Residence Street Address	Date of Incorporation: 12/13/1999  City State Zip Code
1	5862 Bolsa Avenue, Ste. 103, Huntington	
<del></del>	Full name of Registrant	(if corporation or limited liability company - show state of incorporation or organization)
4A		
! 	Residence Street Address	City State Zip Code
<u></u>	<u> </u>	<u> </u>
4B	Full name of Registrant	(if corporation or limited liability company - show state of incorporation or organization)
'		
	Residence Street Address	City
~	This Business Is □ an individual □ joint venture	☐ a limited partnership ☐ an unincorporated association other
5	Conducted by  husband & wife	a general partnership than a partnership
	(check only one) 🖸 co-partners 🔘 a business trust	a limited liability company other (please specify)
6	The registrant commenced to transact business under the fictitio Registrant has not yet begun to transact business under the fictil	us name or names listed above on (Date): ////////////////////////////////////
7	If Registrant is not a corporation sign below:	7A If Registrant is a corporation or a limited liability company sign below:
1	111111111111111111111111111111111111111	
	SIGNATURE TYPE OR PRINT NA	<u> </u>
	SIGNATURE TYPE OR PRINT NA	ME SIGNATURE & TITLE
		/////// Mark Ellis, President
	SIGNATURE , TYPE OR PRINT NA	
8	This statement was filed with the County Clerk of Orange	County on (date indicated by file stamp above).
YEARS	- THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE FROM THE DATE IT WAS FILED IN THE OFFICE OF THE Y CLERK, A NEW FICTITIOUS BUSINESS NAME STATEMENT	I HEREBY CERTIFY THAT THIS COPY IS A CORRECT COPY OF THE ORIGINAL STATEMENT ON FILE IN MY OFFICE.
MUST B	E FILED BEFORE THAT TIME. The filing of this statement does	REGISTRAR-RECORDER/COUNTY CLERK
	self authorize the use in this state of a fictitious business name in of the rights of another under federal, state, or common law (See	BYDEPUTY
	14400 et seq., Business and Professions Code.)	File No
PLEASE I	PRINT OR TYPE	SEE REVERSE SIDE FOR INSTRUCTIONS

PLEASE PRINT OR TYPE

(rev. 7/94)

DAILY JOURNAL CORPORATION

## **EXHIBIT B**

File Number 6095-815-7

# State of Allinois Office of The Secretary of State

Migrell Application for certificate of authority to transact business' in this state of

NORSTAR COMMUNICATIONS INC.
INCORPORATED UNDER THE LAWS OF THE STATE OF CALIFORNIA HAS BEEN
FILED IN THE OFFICE OF THE SECRETARY OF STATE AS PROVIDED BY THE
BUSINESS CORPORATION ACT OF ILLINOIS, IN FORCE JULY 1, A.D. 1984.

Now Therefore, I, Jesse White, Secretary of State of the State of Illinois, by virtue of the powers vested in me by law, do hereby issue this certificate and attach hereto a copy of the Application of the aforesaid corporation.

In Testimony Whereof, I hereto set my hand and cause to be affixed the Great Seal of the State of Illinois, at the City of Springfield, this 16TH

day of MARCH A.D. 2000 and of the Independence of the United States the two hundred and 24TH .

Desse White

Secretary of State

C-212.3

Form	B	CA	\~1	3.	1	5
/RAV	Jan	1005	١			

(Rev. Jan. 1995)

George H. Ryan Secretary of State Department of Business Services Springfield, IL 62756 Telephone (217) 782-1834

Payment must be made by certified check, cashier's check, illinois attorney's check, illinois G.P.A.'s check or money order, payable to 'Secretary of State.'

# APPLICATION FOR CERTIFICATE OF AUTHORITY TO TRANSACT BUSINESS IN ILLINOIS

This space for use by Secretary of State

MAR 1 6 2000

## JESSE WHITE SECRETARY OF STATE

#### SUBMIT IN DUPLICATE!

This space for use by Secretary of State

Date 7.14.-03

License Fee

Franchise Tax

\$ 2

Filing Fee Penalties

\$

Approved:

150

	• •		
1.	(a) CORPORATE NAME: NORSTAR COMMUNIC	CATIONS INC.	
	(Complete item 1 (b) only if the corporate name is no	ot available in this state.)	
	(b) ASSUMED CORPORATE NAME:		
	(By electing this assumed name, the corporation	n hereby agrees NOT to use its same	vole person in the
	transaction of business in Illinois. Form BCA 4.1	15 is attached.)	rate name in the
_	CALLEGEN	TT A	
	(a) State or Country of Incorporation: CALLEGEN	(TA	
	(b) Date of Incorporation: 12/13/99		
	(c) Period of Duration: PERPETUAL		
	(a) Address of the principal office, wherever located	d: (b) Address of principal office	e in Illinois:
	• .	(if none, so state)	
	5862 BOLSA AVENUE, SUITE 103	NONE	
	HUNTINGTON BEACH, CA 92649		
	NOWIZE CONTROL OF THE TENTE OF		
	***************************************		
	MI (MAD)		
	Name and address of the registered agent and register		
	Registered Agent CORPORATION SERV	ICE COMPANY	
	First Name	Mjddle Name	Lasi Name
	Registered Office 221 N. LASALLE	STREET, SUITE 616	
	Number	Street	Suite #
	CHICAGO, IL 600	601 - COOK COUNTY	
	City	Zip Code	County
-	States and countries in which it is admitted or qualified CALIFORNIA		· · · · · · · · · · · · · · · · · · ·
	Names and residential addresses of officers and direct	ciors:	
	Name No. 8	& Street City	State Zip
	President MARK ELLIS - 19 WHISTLING ISLE	E, INVINE, CA 92614	Citato Lin
	Secretary MARK ELLIS - 19 WHISTLING ISLE		
	Director MARK ELLIS - 19 WHISTLING ISLE		
	Director		
	Director	· Detail of each · · · · · · · · · · · · · · · · · · ·	

7. Purpose or purposes proposed to be pursued in transacting business in this state:

(If not sufficient space to cover this point, add one or more sheets of this size.)

TO PROVIDE TELECOMMUNICATION SERVICES

	rized and issued shares:  ASS Series	Ome Makes	Number of Shares	Number of Shares
	ass Series 4MON –	Par Value NONE	Authorized 1,000	
			2,007	
				and the second s
9. Pa	lid-in Capital: \$ 1,00		. Outsid to Occupy a second control of the	M
( P	alo-iii Capitar (epiaces tri	e terms stated capital o	Paid-in Surplus and is equal to	the total of these accounts.)
0. (a)	Give an estimate of the corporation for the follow	e total value of all the p wing year:	oroperty* of the	w 03
(b)	Give an estimate of the corporation for the follow	e total value of all the p wing year that will be loc	property* of the eated in Illinois;	
(c)	State the estimated to transacted by it everywh	tal business of the contact the formula to the following year.	poration to be ar: \$ 4,000	, 000.00
(d)	State the estimated and transacted by it at or following:			100 · 00
. Inte	errogatories: (Important – t			
* (a)	Office or offices to which	5862 Bolsa A	lvenue, Suite 103, Hunt orporation are forwarded for fina	ington Beach, CA 9264
(b)	Number of shares of all	classes owned by reside	ents of Illinois: 0.	, acceptance,
(c) (d)	is the corporation transa	ciasses owned by non-r ction business in this st	esidents of Itlinois; 1,000,	
(e)	If the answer to item 11(	d) is yes, slate the exac	it date on which it commenced to	transact business in Illinois:
. This	s application is accompanie the last ninety (90) days,	d by a certified copy of th by the proper officer of	e articles of incorporation, as ame the state or country wherein the	ended, duly authenticated, with corporation is incorporated.
. The	undersigned corporation h	as caused this statemen	t to be signed by its duly authorize	d officers, each of whom affirm
und	er penalties of perjury, tha	I the facts stated herein	are true. (All signatures must be	in BLACK INK.)
Date	ed	17 18 200	NORSTAR COMMUNIC	ATIONS INC.
		,	(Exact Name	of Corporation)
alle	sted by	/1	by	ar-
	(Signature of Secr	etary or Assistant Secre	tary) (Signature of Preside	ent or Vice President)
	Mark Ellis,		Mark Ellis, Pr	
	(Type of Pri	nt Name and Title)	(Type or Print)	Name and Title)
PRC	DPERTY as used in this and	plication shall apply to al	li property of the corporation, rea	l, personal, tangible, intangible

- PROPERTY as used in this application shall apply to all property of the corporation, real, personal, tangible, intangible
  or mixed without qualifications.
- When the response to #11(a) lists ONLY an Illinois address, then the total business as reflected in #10(c) is also considered to be Illinois business for the purpose of computing the Illinois allocation factor. By signing this application, the corporation affirms that it is aware that the amount of pald-in capital, and consequently the amount of license fees and franchise taxes, may be proportionately higher due to the Illinois address shown under #11(a).

C-171.8

Form BCA-4.15/

4.20 (Rev. Jul. 1984)

APPLICATION TO ADOPT, CHANGE OR CANCEL, AN ASSUMED CORPORATE NAME

6095-815-7

George H. Ryan Secretary of State Department of Business Services Springfield, IL 62756

Telephone (217) 782-9520 http://www.sos.state.il.us

Remit payment in check or money order, payable to "Secretary of State".

MAY 1 1 2000

JESSE WHITE SECRETARY OF STATE

SUBMIT IN DUPLICATE

This space for use by Secretary of State

05-11-1 Date

Filing Fee

165,4

MM Approved:

1.	CORPORATE NAME: NORSTAR COMMUNICATIONS INC.
2.	State or Country of Incorporation:CALIFORNIA
3.	Date incorporated (if an Illinois corporation) or date authorized to transact business in Illinois (if a foreign corporation):
	(Complete No. 4 and No. 5 if adopting or changing an assumed corporate name.)
4.	The corporation intends to adopt and to transact business under the assumed corporate name of:  BUSINESS SAVINGS PLAN
5.	The right to use the assumed corporate name shall be effective from the date this application is filed by the Secretary of State until <u>March</u> , 20_05, the first day of the corporation's anniversary month in the next year which is evenly divisible by five.
	(Complete No. 6 if changing or cancelling an assumed corporate name.)
3.	The corporation intends to cease transacting business under the assumed corporate name of:
7.	The undersigned corporation has caused this statement to be signed by its duly authorized officers, each of whom affirms, under penalties of perjury, that the facts stated herein are true.
	Dated NORSTAR COMMUNICATIONS INC.  (Exact Name of Corporation)  (Signature of Secretary or Assistant Secretary)  (Type or Print Name and Title)  NORSTAR COMMUNICATIONS INC.  (Exact Name of Corporation)  (Signature of President or Vice President)  (Type or Print Name and Title)

NOTE:

The filing fee to adopt an assumed corporate name is \$20 plus \$2.50 for each month or part thereof between the date of filing this application and the date upon which the corporation may renew its use.

The fee for cancelling an assumed corporate name is \$5.00.

C-148,10

The fee to change an assumed name is \$25.

# EXHIBIT C

MANAGEMENT BACKGROUND

NORSTAR COMMUNICATIONS INC. dba BUSINESS SAVINGS PLAN

MARK ELLIS – PRESIDENT

DEGREE – BACHELORS IN BUSINESS
MASTERS IN BUSINESS ADMINISTRATION

MANAGED AND SUPERVISED A SALES TEAM OF 75 SALESPEOPLE FOR OVER 10 YEARS. A STAFF ACCOUNTANT FOR 4 YEARS AT AN INTERNATIONAL CORPORATION. MR. ELLIS ALSO RUNS THE DAY TO DAY OPERATIONS AT NORSTAR COMMUNICATIONS INC.dba BUSINESS SAVINGS PLAN.

ELAINE RATCLIFF - OFFICE MANAGER / REGULATORY AFFAIRS

OVERSEES AND MANAGES THE ADMINISTRATION STAFF OF 20 PEOPLE FOR OVER 6 YEARS. SHE ALSO HANDLES THE REGULATORY AND CUSTOMER SERVICE COMPLAINTS. MRS. RATCLIFF HAS WORKED IN THE COMMUNICATION INDUSTRY FOR OVER 7 YEARS.

## **EXHIBIT D**

# Norstar Communications, Inc. Balance Sheet As of September 30, 1999

	Sep 30, '99
ASSETS	
Current Assets	
Checking/Savings	
Cash-B of A-General-08280 Cash-B of A-Payroll-08276	5,985.94
• • • • • • • • • • • • • • • • • • • •	(66,166.19)
Total Checking/Savings	(60,180.25)
Other Current Assets	
Employae advance Patricis Monrov	4
Carolina Olivarria	1,000.00
	1,700.00
Total Employee advance	2,700.00
<b>Total Other Current Assets</b>	2,700.00
Total Current Assets	(57,480.25)
Fixed Assets	, ,
Equipment & Computers	35,408,29
Furniture & fixtures	23,460.48
Accum depreciation	(36,138.25)
znamevorgni blodesa.	28,632.00
Total Fixed Assets	51,362,52
TOTAL ASSETS	(6,117.73)
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Lizbilities	
Payroli Tax payable	2,226.63
Total Other Current Liabilities	2,226.63
<b>Total Current Liabilities</b>	2,226.63
Total Liabilities	2,226.63
Equity	
Shareholder stock Distributions	9,560.18
M. Ellis Distributions	(308,910.62)
G. Ellis Distributions	(14,634.99)
Distributions - Other	(27,844.37)
Total Distributions	(351,389.98)
Retained earnings	(210,147,45)
Net income	543,632.89
Total Equity	(8,344.36)
FOTAL LIABILITIES & EQUITY	(6,117.73)
The state of the same of the s	(4, 117, 13)

# Norstar Communications, Inc. P & L Year-to-Date Comparison As of September 30, 1999

Total Incomite		Jul - Sep '99	Jan - Sep '99
Income			-
Refunds & Allowances		4 600 040 40	D 450 DOE 00
Total Incomie 1,008,774,88 2,480,767.91  Cost of Goods Sold Telephane cost of sales Richards & 880wances 0,000 (213,34)  Total COGS 300,030,00 591,886.73  Total COGS 300,030,00 591,886.73  Gross Profit 706,744,88 1,869,400,86  Expense 20,00 20,00  Bank service sharges 20,00 20,00  Bank service sharges 28,05 1,076,73  Bonuses & Commissions 62,272,13 189,133,84  Cleaning sarvice 0,00 455,00  Depreciation expense 2,997,75 7,133,22  Dues and subscriptions 20,40 20,44  Equipment rental 39,05 39,95  Equipment rental 39,05 39,95  Funiture leasing expense 2,189,25 6,667,51  Gifts 0,00 70,00  Insurance-denith 1,000,00 2,900,00  Insurance-denith 1,000,00 2,900,00  Insurance-denith 1,000,00 2,900,00  Insurance-denith 1,000,00 2,900,00  Insurance-denith 1,000,00 1,93,00  Interest expense 29,95 29,86  Licenses and permits 8,876 687,10  Maintainence a repair 1,037,50 3,522,25  Office supplies & expense 5,988,13 13,830,20  Outside services 497,121,70 610,786,35  Poutage and delivery 471,85 1,586,37  Printing 457,76 1,200,66  Total Professional fees 10,900,90 41,505,71  Logsi fees 3,865,96 40,899,37  Total Professional fees 10,900,90 18,717,14  Saleries 5,700,00 61,717,14  Saleries 5,700,00 16,712,07  Takes-properly 0,00 2,987,75  Taxes-payrel 45,675,74 88,826,00  Taxes-payrel 45,675,74 88,826,00  Total Professional fees 17,033,46 28,855,71  Taxes-payrel 45,675,74 88,826,00  Taxes-payrel 45,67		**********	2,460,905.85 (138.24)
Cost of Goods Sold   Telephone cost of sales   S00,030,00   S91,580,00   (213.34)			2,460,767.61
Telephone cost of sales   300,030.00   591,860.01	Cost of Goods Sold	• • • • • • • • • • • • • • • • • • • •	
Refunds & allowances   0,00   (213.3*	_ <del></del>	300 030 00	501 580 07
Branche			(213.34)
Expense Advertising Automobile expense Advertising Automobile expense Bank service charges Bank service charges Bonuses & Commissions Cleaning service Co.00 Depreciation expense 2,397.73 Cleaning service Cleani	Total COGS	300,030.00	591,386.73
Automobile expense 20.00 20.00 Bank service charges 328.06 1,076.73 Bonuses & Commissions 82,272.13 169,133.84 Clearing service 0.00 455.00 Depreciation expense 2,397.75 7,193.25 Duea and subscriptions 20.40 20.46 Entertainment 300.75 309.75 Equipment rental 30.05 3.99.75 Equipment rental 30.05 3.99.75 Firmiture leasing expense 2,180.25 6,667.51 Gifts 0.00 70.00 insurance-health 1,000.00 2,000.00 insurance-health 1,000.00 2,000.00 insurance-health 1,000.00 671.33 Insurance-health 1,000.00 2,000.00 insurance-workmans comp 0.00 671.33 Licenses and permits 30.76 657.01 Maintanence & repairs 1,037.50 3,592.25 Cifice 4109166 & expense 5,968.13 1,363.20 Outside services 497,121.70 610,738.56 Printing 457.78 1,290.60 Total Professional fees Accounting 10,000.90 41,505.71 Legis fees 850.00 1,850.00 Total Professional fees 10,940.90 43,355.71 Rand 12,329.52 52,380.16 Salaries 0ffice 23,886.98 40,899.37 Office 27,000.00 106,120.07 Saler 5,700.00 61,771.14 Verification 2,435.87 13,602.79  **Total Salaries 59,023.85 222,339.77 Total S	Gross Profit	709,744.88	1,869,400.88
Automobilé experise Bank service charges Bonuses & Commissions Bonuses & Commissions Bonuses & Commissions Bonuses & Commissions Cleaning service Depreciation expense 2,97,75 Duae and subscriptions 20,40 Entertainment 309,75 Equipment rental 309,75 Equipment rental 309,75 Bonuses & Commissions Cleaning subscriptions 20,40 Entertainment 309,75 Bonuses Equipment rental 30,95 Bonuses Firmiture leasing expense 2,180,25 Gifts 0,00 70,00 Insurance-dentith 1,000,00 2,900,000 Insurance-voriemants comp 0,00 671,33 Interest expense 229,69 229,89 Licenses and permits 39,76 Maintamence & repairs 0,1037,50 Cutside services 407,121,70 Gift,738,35 Pustage and delivery 471,85 Pustage and delivery 471,85 Pustage and delivery 471,85 Printing 457,76 1,290,58 Professional fees Accounting 10,000,00 41,505,71 Rent 12,329,52 52,380,16 Saleries Office 23,886,98 40,899,37 Office 23,886,98 40,899,37 Office 23,886,98 40,899,37 Office 24,886,77 Fand 12,329,52 52,380,16 Saleries Office 23,886,98 40,899,37 Office 45,675,74 48,920,00 Utilities 1,997,75 3,579,00 Utilities 1,998,85 1,997,75 3,579,00 Utilities 1,998,85 1,997,75 3,579,00 Utilities 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998,85 1,998	Expense		•
Bank service charges   328.06   1,076.73	Advertising	1,996.03	3,047.29
Boixuses & Commissions   62,272,13   169,133 & Clearing service   0.00   455,00		- ·	20.00
Clearing service			1,076.73
Depreciation expense   2,397.75   7,193,25			169,133.84
Dues and subscriptions   20.40   20.40   Entertainment   389.75			455.00
Entertainment Equipment rental Equipment rental Say 55 Say 55 Furniture leasing expense Gifts Gifts Gifts 0,000 Insurance-general In 1,72,09 Insurance-general In 1,000,00 Insurance-dealth Interest expense Interest Inte			7,193.25
Equipment rental 39.95 39.95 39.95 Furniture leasing expense 2,189.25 6,667.51 Gifts 0.00 70.00 insurance-general 1,172.09 2,555.61 insurance-health 1,000.00 2,000.00 insurance-health 1,000.00 3,592.25 Office supplies & expense 5,968.13 13,630.20 Office supplies & expense 5,968.13 13,630.20 Office supplies & expense 497,121.70 610,738.35 Postage and delivery 471.85 1,586.37 1,586.37 Printing 457.76 1,290.56 Professional fees Accounting 10,000.00 41,505.71 Legal fees 850.00 1,850.00 1,850.00 Total Professional fees 10,940.90 43,355.71 Eagl fees 10,940.90 43,355.71 Eagl fees 10,940.90 43,355.71 Eagl fees 10,940.90 10,850.00 10,850		_ <del></del>	20.40
Furniture leasing expense 2,189.25 6,667.51 Gifts 0.00 70.00 70.00 insurance-general 1,172.09 2,555.51 insurance-health 1,000,00 2,900.00 671.33 insurance-health 1,000,00 2,900.00 671.33 bit remeat expense 229.89 229.89 229.89 Licenses and permits 39.76 687.01 Maintanence & repairs 1,037.50 3,552.25 Office supplies & expense 5,988.13 13,830.20 Gifts survives 497,121.70 610,738.95 Pestage and delivery 471.85 1,586.37 Printing 457.76 1,290.56 77 Printing 457.76 1,290.56 77 Printing 10,000.90 41,505.71 Legal fees 850.00 1,850.00 41,505.71 Legal fees 850.00 41,505.71 Legal fees 850.00 41,505.71 Legal fees 850.00 61,717.14 Fees 850.00 108,120.07 Saler 5,700.00 61,717.14 Verification 2,438.87 13,802.79 1 Total Professional fees 5,700.00 61,717.14 Verification 2,438.87 13,802.79 1 Total Salaries 59,023.85 222,339.37 Security 89.85 269.55 Software expense 0.00 592.57 Taxes-payrol 45,675.74 88,826.00 592.57 Taxes-payrol 45,675.74 88,826.00 108,120.07 Taxes-payrol 45,675.74 88,826.00 108,120.07 Taxes-payrol 45,675.74 88,826.00 108,120.07 Taxes-payrol 17,033.46 28,135.55 Uncategor/zed expenses 0.000 592.57 Taxes-payrol 17,033.46 28,135.55 0.000 0.000 Utilities 1,397.75 3,579.00 Utilities 1,397.75 3,579.00 Utilities 1,397.75 3,579.00 0.00 0.000 Total Expense 743,642.07 1,268.061.55 Net Ordinary Income (34,897.19) 601,339.33 Other Income Universit income Universit income Universit income Universit income Universit income Universit income 0.00 92.56		*	
Gifts			
Insuranço-general   1,172.09   2,555.61     Insurance-health   1,000,00   2,900.00     Insurance-health   1,000,00   2,900.00     Insurance-health   1,000,00   2,900.00     Insurance-health   1,000,00   2,900.00     Interest expense   229.69   229.69     Licenses and permits   38.76   687.01     Maintanence & repairs   1,037.50   3,592.25     Office supplies & expense   5,968.13   13,630.20     Outside services   467,121.70   610,736.55     Pustage and delivery   471.85   1,586.37     Pustage and delivery   471.85   1,586.37     Professional fees   457.76   1,290.56     Professional fees   457.76   1,290.56     Professional fees   550.00   41,505.71     Logal fees   550.00   1,650.00     Total Professional fees   10,940.90   43,355.71     Rent   12,329.52   52,380.16     Salaries   5,700.00   61,717.14     Verification   2,436.87   13,502.79     Total Salaries   59,023.85   222,339.37     Security   89.65   269.57     Taxes-payroll   45,675.74   89,826.00     Taxes-payroll   45,675.74   89,826.00     Taxes-payroll   45,675.74   89,826.00     Taxes-payroll   17,033.46   28,135.85     Uncategorized expenses   0,00   0,00     Utilities   1,997.75   3,579.00     Utilities   1,997.75   3,579.00     Utilities   1,997.75   3,579.00     Total Expense   743,642.07   1,268,081.55     Net Ordinary Incorrie   0,00   130.46     Other Incorrie   0.00   52,56		—•	-1
Insurance-health			
Instrumen-workmans comp			
Interest expense   229.89   229.89   1			
Licenses and permits   38.76   687.01			• • • • • • • • • • • • • • • • • • • •
Maintanence & repairs         1,037.50         3,592.25           Office supplies & expense         5,988.13         13,830.20           Outside services         497,121.70         610,736.95           Postage and delivery         471.85         1,586.37           Printing         457.76         1,290.58           Professional fees         10,090.90         41,505.71           Legal fees         850.00         1,850.00           Total Professional fees         10,940.90         43,355.71           Renf         12,329.52         52,380.16           Salaries         10,940.90         43,355.71           Renf         12,329.52         52,380.16           Salaries         23,896.98         40,899.37           Officer         23,896.98         40,899.37           Officer         27,000.00         105,120.07           Sales         5,700.00         51,717.14           Verification         2,436.87         13,602.79           * Total Salaries         59,023.85         222,339.37           Security         89.85         269.55           Software expense         0.00         52,57           Taxes-pyroll         45,675.74         89,828.00 <t< td=""><td></td><td></td><td></td></t<>			
Office supplies & expense         6,988.13         13,830.20           Cutside services         497,121.70         610,736.95           Pustage and delivery         471.85         1,598.37           Printing         457.76         1,290.50           Professional fees         657.76         1,290.50           Accounting         10,090.80         41,505.71           Legal fees         850.00         1,850.00           Total Prefassional fees         10,940.90         43,355.71           Rent         12,329.52         52,380.16           Salaries         0,040.90         43,355.71           Rent         12,329.62         52,380.16           Salaries         27,000.00         106,120.07           Sales         5,700.00         10,717.14           Verification         2,436.87         13,602.79           **Total Salaries         59,023.85         222,339.37           Security         89.85         269.55           Software expense         0.00         592.57           **Taxes-payroli*         45,675.74         89,828.00           **Taxes-payroli*         45,675.74         89,828.00           **Taxes-payroli*         1,397.75         3,579.00			
Outside services         497,121.70         610,736.95           Pustage and delivery         471.85         1,586.37           Printing         457.76         1,290.58           Professional fees         10,090.90         41,505.71           Legal fees         850.00         1,850.00           Total Professional fees         10,940.90         43,355.71           Rent         12,329.52         52,380.16           Salaries         23,886.98         40,899.37           Office         23,886.98         40,899.37           Officer         27,000.00         106,120.07           Sales         5,700.00         61,717.14           Verification         2,436.87         13,602.79           Total Salaries         59,023.85         222,339.37           Security         89.85         269.55           Software expense         0.00         592.57           Taxes-payroll         45,675.74         68,826.00           Taxes-property         0.00         2,387.72           Telephone         17,033.46         28,135.58           Undities         1,397.75         3,579.00           Void checks         0.00         0.00           Total Expense <td></td> <td></td> <td></td>			
Pestage and delivery 471.85 1,586.37 Printing 457.76 1,290.58 Professional fees Accounting 10,090.90 41,505.71 Legal fees 850.00 1,650.00  Total Professional fees 10,940.90 43,355.71 Rant 12,329.52 52,380.16 Salaries 0,100 27,000.00 105,120.07 Sales 5,700.00 105,120.07 Sales 5,700.00 61,717,14 Verification 2,496.87 13,602.79  **Total Salaries 59,023.65 222,339.37 Security 89.85 269.55 Software expense 0.00 592.57 Taxes-payroll 45,675.74 89,828.00 Taxes-property 0.00 2,397.72 Telephone 17,033.46 28,135.58 Uncategorized expenses 0.00 0.00 Utilities 1,397.75 3,579.00 Void checks 0.00 0.00 Total Expense 743,642.07 1,266,061.55 Net Ordinary income (34,697.19) 601,339.33 Other income/Expense Other income interest income 0.00 130.46 Other income		=======================================	
Printing 457.76 1,290.58 Professional fees Accounting 10,090.90 41,505.71 Lagat fees 850.00 1,850.00  Total Professional fees 10,940.90 43,355.71  Rant 12,329.52 52,380.16  Salaries 21,329.52 52,380.16  Salaries 27,000.00 105,120.07 Sales 5,700.00 61,717,14 Verification 2,436.87 13,602.79  **Total Salaries 59,023.65 222,339.37  Security 89.85 269.55 Software expense 0,00 562.57  **Taxes-psyroll 45,675.74 89,828.00 Taxes-properly 0,000 2,387.72 Telephone 17,033.46 28,135.53 Uncategorized expenses 0,00 0,00 Utilities 1,397.75 3,579.00 Void checks 0,00 0,00  Total Expense 743,642.07 1,268,061.55  Net Ordinary income (34,897.19) 601,339.33 Other income interest income Interest income Universit income  **Interest income**  **Interest incom			
Professional fees			
Accounting 10,090.80 41,505.71 Legal fees 850,00 1,850.00 1,850.00 1,850.00 1,850.00 1,850.00 1,850.00 1,850.00 1,850.00 1,850.00 1,850.00 43,355.71 Rant 12,329.52 52,380.16 Salaries		457.75	1,290.56
Legal fees   850,00   1,850,00     Total Professional fees   10,840,90   43,355,71     Rani		C 200 A 200	44 South Title
Total Professional fees 10,940.90 43,355.71  Rent 12,329.52 52,380.16  Salaries 23,886.98 40,899.37  Officer 27,000.00 108,120,07  Sales 5,700.00 61,717.14  Verification 2,438.87 13,602.79  **Total Salaries 59,023.85 222,339.37  Security 8,985 269.55  Software expense 0.00 562.57  Taxes-payroll 45,675.74 88,928.00  Taxes-property 0.00 2,387.72  Talephone 17,033.46 28,135.53  Uncategorized expenses 0.00 0.00  Utilities 1,397.75 3,579.00  Void checks 0.00 0.00  Total Expense 743,642.07 1,268,061.55  Net Ordinary income (34,897.19) 601,339.33  Other Income income interest income 0.00 92.56			** ; *** *
Salaries	•		
Salaries	Rant	12 329 52	52 380 16
Officer 23,886.98 40,899.37 Officer 27,000.00 108,120.07 Sales 5,700.00 61,717,14 Verification 2,436.87 13,602.78  * Total Salaries 59,023.85 222,339.37 Security 89.85 269.55 Software expense 0.00 592.57 Taxes-payroll 45,675.74 88,828.00 Taxes-property 0.00 2,387.72 Telephone 17,033.46 28,135.58 Uncalegorized expenses 0.00 0.00 Utilities 1,397.75 3,579.00 Vold checks 0.00 0.00 Total Expense 743,642.07 1,268,061.55 Net Ordinary Income (34,697.19) 601,339.33 Other Income Income Interest Intere		- Minne	
Officer         27,000,00         108,120,07           Sales         5,700,00         61,717,14           Verification         2,436,87         13,602,79           * Total Salaries         59,023,85         222,339,37           Security         89,85         269,55           Software expense         0,00         592,57           Taxes-payroli         45,675,74         88,828,00           Taxes-property         0,00         2,367,72           Telephone         17,033,46         28,135,58           Uncategorized expenses         0,00         0,00           Vold checks         0,00         0,00           Total Expense         743,642,07         1,268,061,55           Net Ordinary income         (34,697,19)         601,339,33           Other Income/Expense         0,00         130,46           Other Income         0,00         92,56	<del></del>	23.686.98	40 899 37
Sales         5,700.00         61,717,14           Verification         2,438,87         13,602.79           * Total Salaries         59,023.85         222,339.37           Security         89.85         269.55           Software expense         0.00         592.57           Taxes-payroll         45,675.74         89,828.00           Taxes-property         0.00         2,387.72           Talephone         17,033.46         28,195.53           Uncategorized expenses         0.00         0.00           Utilities         1,397.75         3,579.00           Vold checks         0.00         0.00           Total Expense         743,642.07         1,268,061.55           Net Ordinary income         (34,697.19)         601,339.33           Other Income         0.00         130.46           Other income         0.00         92.56	* 17***		
Verification         2,436.87         13,602.79           * Total Salaries         59,023.85         222,339.37           Security         89.85         269.55           Software expense         0.00         592.57           **Taxes-payroll**         45,675.74         89,828.00           **Taxes-property         0.00         2,387.72           **Telephone         17,033.46         28,195.53           **Uncategorized expenses         0.00         0.00           **Void checks         0.00         0.00           **Void checks         0.00         0.00           **Total Expense         743,642.07         1,268,061.55           **Net Ordinary Income         (34,697.19)         601,339.33           **Other Income*         0.00         130.46           Other Income*         0.00         92.56			
Security			
Software expense   0.00   592.57	* Total Salaries	59,023.85	222,339.37
Software expense   0.00   592.57     Taxes-payroll   45,675.74   88,828.00     Taxes-property   0.00   2,367.72     Telephone   17,033.46   28,135.58     Uncategorized expenses   0.00   0.00     Utilities   1,397.75   3,579.00     Vold checks   0.00   0.00     Total Expense   743,642.07   1,268,061.55     Net Ordinary Income   (34,697.19)   601,339.33     Other Income   0.00   130.46     Other Income   0.00   92.56     Other Income   0.00	Security	· 89.85	269.55
Taxes-property 0.00 2,387.72 Telephone 17,033.46 28,135.58 Uncategorized expenses 0.00 0.00 Utilities 1,397.75 3,579.00 Void checks 0.00 0.00  Total Expense 743,642.07 1,268,061.55  Net Ordinary Income (34,697.19) 601,339.33 Other Income Uncome (34,697.19) 601,339.33 Other Income Uncome (34,697.19) 601,339.33 Other Income (34,697.19) 601,339.33		0.00	592.57
Taxes-property 0.00 2,387.72 Telephone 17,033.46 28,135.58 Uncategorized expenses 0.00 0.00 Utilities 1,397.75 3,579.00 Void checks 0.00 0.00  Total Expense 743,642.07 1,268,061.55  Net Ordinary Income (34,697.19) 601,339.33 Other Income Uncome (34,697.19) 601,339.33 Other Income Uncome (34,697.19) 601,339.33 Other Income (34,697.19) 601,339.33	Taxes-payroll ·	45,675.74	89.928.00
Telephone			
Uncategorized expenses         0.00         0.00           Utilities         1,397.75         3,579.00           Void checks         0.00         0.00           Total Expense         743,642.07         1,268.061.55           Net Ordinary Incomie         (34,697.19)         601,339.33           Other Income         0.00         130.46           Other Income         0.00         92.56	Telephone		
Utilities         1,397.75         3,579.00           Vold checks         0.00         0.00           Total Expense         743,642.07         1,268,061.55           Net Ordinary Income         (34,697.19)         601,339.33           Other Income         0.00         130.46           Other Income         0.00         92.56	Uncalegorized expenses		
Vold checks         0.00         0.00           Total Expense         743,642.07         1,268,061.55           Net Ordinary Income         (34,697.19)         601,339.33           Other Income         0.00         130.46           Other Income         0.00         92.56	Utilities	1,397.75	
Net Ordinary Income (34,697.19) 601,339.33 Other Income Other Income Interest income 0.00 130.46 Other Income 0.00 92.56	Vold checks		
Other income/Expense Other income Interest income Other income 0.00 130.46 Other income 0.00 92.56	Total Expense	743,642.07	1,268,061.55
Other Income         0.00         130.46           Other Income         0.00         92.56	Net Ordinary Income	(34,697.19)	601,339.33
Other income 0.00 92.56			
		0.00	130,46
Total Other Income 0.00 223.02	Other income	0.00	92.56
	Total Other Income	0.00	223.02

# Norstar Communications, Inc. P & L Year-to-Date Comparison As of September 30, 1999

	Jul - Sep '99	Jan - Sep '98
Other Expense	0.00	, 55,945.00
Franchise tax Féderal Income tax	. 0.00	1,984.46
Total Other Expense	0.00	67,929.46
Net Other income	0.00	(57,706.44)
Net Income	(34,897,19)	543,632.89